

Hamilton County, Ohio
Down Payment Match Program

For First Time Purchasers of Owner Occupied Commercial Real Estate
Administered by Alloy Development Co., Inc.

1. Company Information

Company Name _____

Address _____ City/ State _____ Zip Code _____

2. Principal in Charge _____ Phone _____

Principal's Email Address _____

3. Company Ownership (Use additional sheet if more than 3 owners)

Owner #1 Name _____ Title _____ % of Ownership _____

Veteran / Gender / Race / Ethnicity Information

This data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.

Categories	Category Codes	Response
Veteran	1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse of Veteran; X=Not Disclosed	
Gender	M=Male; F=Female; X=Not Disclosed	
Race	1=American Indian or Alaska Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Pacific Islander; 5=White; X= Not Disclosed	
Ethnicity	H=Hispanic or Latino; N=Not Hispanic or Latino X= Not Disclosed	

Owner #2 Name _____ Title _____ % of Ownership _____

Veteran / Gender / Race / Ethnicity Information

This data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.

Categories	Category Codes	Response
Veteran	1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse of Veteran; X=Not Disclosed	
Gender	M=Male; F=Female; X=Not Disclosed	
Race	1=American Indian or Alaska Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Pacific Islander; 5=White; X= Not Disclosed	
Ethnicity	H=Hispanic or Latino; N=Not Hispanic or Latino X= Not Disclosed	

Owner #3 Name _____ Title _____ % of Ownership _____

Veteran / Gender / Race / Ethnicity Information

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Categories	Category Codes	Response
Veteran	1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse of Veteran; X=Not Disclosed	
Gender	M=Male; F=Female; X=Not Disclosed	
Race	1=American Indian or Alaska Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Pacific Islander; 5=White; X= Not Disclosed	
Ethnicity	H=Hispanic or Latino; N=Not Hispanic or Latino X= Not Disclosed	

4. Property to be purchased with assistance from Alloy Development Co., Inc. ("Alloy") and the SBA 504 Program

Address _____

City/ State _____

Zip Code _____

5. With Pending Project – How many Jobs will be a) Created _____

b) Retained _____

Program Questions -

6. Currently, is the Business renting commercial space for the business? Yes / No	Yes	No
6 a - If NO, please explain - 		
7. Currently, does the business or ownership own any commercial real estate used by the business in Hamilton County, Ohio? Answer yes or no.	Yes	No
7 a - If YES, please explain - 		
8. How would this Down Payment Match Program benefit your business?		
9. Would you be able to purchase this property without the Down Payment Match Program assistance? Yes/ No	Yes	No
10. Has the business that is applying for this assistance program been generating revenue for more than 24 months? Yes / No	Yes	No
11. Is the Commercial Real Estate Project being considered for this Assistance Program have a total project that costs \$500,000 or greater? Yes / No	Yes	No
11a - If YES, please provide the Total Project Cost	\$ _____	

12. Does the Business and / or Company Ownership have matching funds available to leverage with this Equity Assistance Program? Yes / No	Yes	No
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13. Name of Financial Institution working on this Project? _____

Bank Contact - Name - _____

Phone Number - _____

Email Address - _____

By signing this application, the applicant understands that they are working with Alloy to finance an owner occupied commercial real estate project located within Hamilton County, Ohio and that the applicant will also be applying for a US Small Business Administration (SBA) 504 Loan via Alloy. This application and the SBA 504 Application will be combined with any and all additional information requested by Alloy to be considered for the approval process involving this project.

The application process has 3 steps:

Step 1 - Once the applications and information are received, it will be reviewed, underwritten, and decisioned by Alloy Staff. If the application is preliminarily approved by Alloy Staff, it will then be forwarded to the Alloy Board for its review and decision.

Step 2 – If the Alloy Board recommends approval of the application, Alloy will set aside the requested amount from the \$500,000.00 Down Payment Match Funding Pool until the SBA makes their affirmative decision on the SBA 504 Application.

Step 3 - If the applicant meets the criteria in Steps 1 and 2, above, and the application is approved by the SBA, the closing process will begin and the owner's equity will be moved to an escrow account.

Alloy will be involved in all aspects of the 3-step review process. Alloy will utilize its best efforts to timely advance the SBA 504 Loan application, but the application will be reviewed and a decision made based on the application's merit based on the credit approval process of both Alloy and the SBA.

If the loan application is approved at all 3 steps of the application process, then Alloy will work with the Applicant and the Financial Institution on next steps to move the approved application to closing on the Financial Institution loans.

All decisions of Alloy and the SBA are final.

Hold Harmless:

To induce Alloy to review and consider this application and the application for an SBA 504 Loan, the applicant waives and releases and forever discharges Alloy and its officers, directors, attorneys, agents, employees and contract partners, including, without limitation, the Board of Commissioners of Hamilton County, Ohio from any liability, damage, claim, loss, or expense of any kind that applicant may have against Alloy or any of them relating to the applications, known or unknown arising through and including the date of Alloy's decision on the applications and, if approved, closing. Applicant further agrees to indemnify and hold Alloy and its officers, directors, attorneys, agents, employees and contract partners, including, without limitation, the Board of Commissioners of Hamilton County, Ohio harmless from any loss, damage, judgment, liability or expense (including attorneys' fees) suffered by or rendered against Alloy or any of them on account of any claims brought by a third party (other than the applicant) arising out of or relating to the applications submitted by applicant to Alloy. Applicant further states that it/he/she has carefully read the foregoing release and indemnity, knows the contents thereof, and grants the same as its, his or her own free act and deed.

Signature:

By signing below, the Applicant submitting this application represents and warrants that the information provided in this application for an SBA 504 Loan is true, accurate and complete. The Applicant acknowledges that the information provided and representations made in this application will be relied on by Alloy in evaluating this application and the SBA 504 Loan Application. The Applicant represents that none of the parties named in this application have relied on any advice from Alloy or any of its employees in applying for this Grant. The Applicant acknowledges that Alloy has not made any commitment to the Applicant or anyone working with the Applicant in the preparation of this application, to approve this application. Alloy is authorized to conduct any inquiries it determines to be necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the SBA 504 Loan Applicant. Applicant will promptly notify Alloy of any subsequent changes to the business or its finances which would affect the accuracy of this application and will provide all documents and information that Alloy decides are necessary to complete this application.

Applicant Signature

Title

Date